

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Keiran, Teresa E

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Case No. 08 B 03285

Debtor

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/13/2008.

2) The plan was confirmed on 04/10/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/19/2009.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/17/2009.

5) The case was dismissed on 10/22/2009.

6) Number of months from filing or conversion to last payment: 19.

7) Number of months case was pending: 22.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$18,800.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,735.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$4,735.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,415.79
Court Costs	\$0
Trustee Expenses & Compensation	\$313.71
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,729.50

Attorney fees paid and disclosed by debtor \$823.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$418.00	\$849.26	\$849.26	\$0	\$0
HSBC Auto Finance	Secured	\$23,157.10	\$23,157.10	\$23,157.10	\$2,005.50	\$0
Standard Bank & Trust Co	Secured	\$181.00	\$16,473.93	\$16,473.93	\$0	\$0
Advocate Home Health	Unsecured	\$120.40	NA	NA	\$0	\$0
Bradford Exchange	Unsecured	\$49.88	NA	NA	\$0	\$0
Danbury Mint	Unsecured	\$188.00	NA	NA	\$0	\$0
Evergreen Health Care	Unsecured	\$198.00	NA	NA	\$0	\$0
First National Credit Card	Unsecured	\$452.60	NA	NA	\$0	\$0
HSBC Auto Finance	Unsecured	\$23,829.00	NA	NA	\$0	\$0
HSBC Bank USA	Unsecured	\$349.38	NA	NA	\$0	\$0
HSN Credit Dept	Unsecured	\$24.95	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	\$450.00	\$451.30	\$451.30	\$0	\$0
Internal Revenue Service	Unsecured	NA	\$8.09	\$8.09	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$409.40	\$405.30	\$405.30	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$389.00	\$475.34	\$475.34	\$0	\$0
Michael Szarmach MD	Unsecured	\$60.00	\$60.00	\$60.00	\$0	\$0
Midland Credit Management	Unsecured	NA	\$1,035.43	\$1,035.43	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Oxmoor House	Unsecured	\$16.91	NA	NA	\$0	\$0
Palos Community Hospital	Unsecured	\$618.72	NA	NA	\$0	\$0
Palos Community Hospital	Unsecured	\$56.41	NA	NA	\$0	\$0
Parkview Orthopaedic Group	Unsecured	\$811.90	NA	NA	\$0	\$0
Pekin Insurance	Unsecured	\$137.00	NA	NA	\$0	\$0
Publishers Clearing House	Unsecured	\$43.00	NA	NA	\$0	\$0
Ray Rita	Unsecured	\$3,287.00	\$3,703.25	\$3,703.25	\$0	\$0
TCF Bank	Unsecured	\$627.25	NA	NA	\$0	\$0
Tribute	Unsecured	\$1,026.91	NA	NA	\$0	\$0
Village Of Orland Park	Unsecured	\$100.00	NA	NA	\$0	\$0
Walgreen Home Medical Center	Unsecured	\$19.03	NA	NA	\$0	\$0
Worth Animal Hospital	Unsecured	\$102.12	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$16,473.93	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$23,157.10	\$2,005.50	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$39,631.03</b>	<b>\$2,005.50</b>	<b>\$0</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$849.26	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$849.26</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,138.71</b>	<b>\$0</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$2,729.50
Disbursements to Creditors	\$2,005.50
<b>TOTAL DISBURSEMENTS:</b>	<b>\$4,735.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: December 8, 2009

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.